

PAYMENTS & TRANSACTION PROCESSING CYBERSECURITY

Audit-ready. Attack-ready. Every day.

Payment security, regulatory cyber audits and API & cloud assurance for payment aggregators, PSOs, wallets, processors and lending platforms.

Three questions every payments leader should be able to answer

Can we report a serious incident within six hours?

RBI's 2024 directions for non-bank PSOs and CERT-In's Directions both set a 6-hour reporting window.

Are our APIs, apps and checkout pages tested often enough?

Payment aggregators submit VAPT reports half-yearly; PSOs test at least annually and before new critical services go live.

Would we spot a mule merchant or account takeover in time?

RBI expects merchant monitoring against business profile and real-time fraud monitoring.

24.51 bn

UPI transactions in August 2026 (NPCI data)

₹19,813 cr

Reported cyber-fraud losses in 2025 (I4C data)

1 Apr 2026

RBI Authentication Directions in force

May 2027

Most DPDP Rules obligations take effect

Built for the whole payment chain

Payment aggregators (PA-O, PA-P, PA-CB) and gateways · payment system operators, networks and switches · PPI issuers and wallets · UPI apps · bill payment operating units · processors · digital lending platforms · Account Aggregators · cross-border players · fintech infrastructure and SaaS providers.

The rules that drive your security calendar

Instrument	Key cybersecurity expectations
RBI Master Direction on Payment Aggregators (Sep 2025)	Annual system & cyber audit by CERT-In empanelled auditors; half-yearly VAPT; baseline technology controls
RBI cyber resilience directions for non-bank PSOs (Jul 2024)	Board oversight, SOC, secure SDLC, annual security testing, 6-hour reporting, half-yearly DR drills
Authentication Directions · Digital Lending Directions · CERT-In · DPDP	Two-factor with a dynamic factor; borrower-data controls; 180-day logs in India; privacy safeguards

Payment security, regulatory audits, API & cloud assurance

Payment & App Security

Web, mobile and API testing; checkout and payment-page security (PCI DSS 6.4.3/11.6.1); UPI and wallet app testing; business-logic testing.

Regulatory Cyber Audits

Cyber and system audits under RBI directions as a CERT-In empanelled auditor; payment data storage audits; evidence and closure.

API & Cloud Assurance

AWS, Azure and GCP posture reviews; Kubernetes and serverless testing; IAM, secrets and key management.

24/7 Managed SOC

SIEM, EDR/XDR, SOAR; fraud-signal correlation; dark web, brand and rogue-app monitoring; 6-hour reporting support.

Forensics & Response

Incident triage, evidence preservation, malware and mobile forensics, mule-merchant investigations and RCA.

Privacy & Governance

DPDPA readiness, vendor risk management, PCI DSS, ISO 27001, SOC 2 and Board sub-committee reporting.

Choose your starting point

Foundation

Scoped VAPT and retest, ISO 27001 / PCI DSS gap review, cloud review and roadmap. For startups, technology providers and applicants.

Assurance

Half-yearly VAPT, annual regulatory cyber audit, cloud and DPDPA readiness, extended-hours SOC. For authorised PAs, PPI issuers and lenders.

Continuous Resilience

Continuous testing and red teaming, multi-licence audit calendar, 24x7 SOC, Board reporting. For large PSOs and multi-licence fintechs.

Why Codec Networks

CERT-In empanelled

for information security auditing services, and empanelled with NISCI for application audit services.

Certified

ISO 9001:2015, ISO/IEC 27001:2022 and ISO/IEC 20000-1:2018.

Regulation-mapped

Every finding mapped to RBI, NPCI, CERT-In, DPDP and PCI DSS obligations for your licence.

One connected partner

Testing, audits, SOC, forensics and privacy linked from finding to closure.

Book a scoping session

Share your licences, products and audit deadlines. We will propose a regulation-mapped assessment and assurance plan.

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Regulatory references reflect public instruments as of October 2026; applicability depends on each entity's authorisation and category. Services support risk reduction and assurance and do not guarantee prevention of all incidents or regulatory compliance. Statistics as published by NPCI and I4C.